

**Information to identify the case:**

Debtor 1: LeRoy Charles Willoughby  
First Name Middle Name Last Name

Debtor 2: Sharon Lynn Willoughby  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: District of Oregon

Case number: **17-62626-tmr7**

Social Security number or ITIN: xxx-xx-8779  
EIN: -- --

Social Security number or ITIN: xxx-xx-3587  
EIN: -- --

Date case filed for chapter: 7 8/29/17

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	LeRoy Charles Willoughby	Sharon Lynn Willoughby
2. All other names used in the last 8 years		
3. Address	179 Whispering Willow Lane Grants Pass, OR 97527	179 Whispering Willow Lane Grants Pass, OR 97527
4. Debtor's attorney Name and address	JOHN E READE 127 1/2 NW 'D' St Grants Pass, OR 97526	Contact phone (541) 476-5353
5. Bankruptcy trustee Name and address	Candace Amborn POB 580 Medford, OR 97501-0214	Contact phone (541) 858-9591

**For more information, see pages 2 & 3 >**

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<b>13. Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)</b>	<p>This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee.</p> <p>Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by <b>12/1/17</b>.</p> <p>At least 5 days prior to the date of the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property at or after the meeting of creditors upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a>, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to effect a modification shall not be considered a violation of the automatic stay of 11 USC §362. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.</p>
<b>14. Trustee Appointment</b>	<p>The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE</p>
<b>15. Court Information and Legal Advice</b>	<p>Court information is available at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a>. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.</p>